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PTO/SB/21 (08-00)

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	10/045,632
Filing Date	October 26, 2001
First Named Inventor	Milberger, Susan M.
Group Art Unit	2164
Examiner Name	Unassigned
Attorney Docket Number	020375-000230US
Total Number of Pages in This Submission	4

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Return Postcard
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<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name	Townsend and Townsend and Crew LLP	
	Thomas D. Franklin	Reg. No. 43,616
Signature		
Date	April 7, 2003	

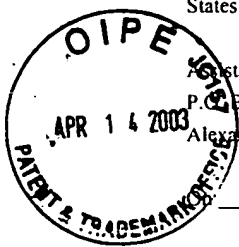
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Attorney Docket No.: 020375-000230US



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April 7, 2003

TOWNSEND and TOWNSEND and CREW LLP

By:

Cindy Bennett



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Milberger et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: MONEY ORDER DEBIT FROM
STORED VALUE FUND

Examiner: *Unassigned*

Art Unit: 2164

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER
37 CFR §1.97 and §1.98

Assistant Commissioner for Patents
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Sir:

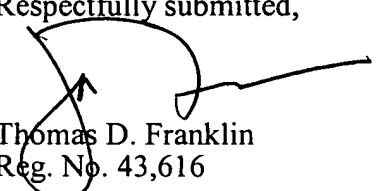
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Thomas D. Franklin
Reg. No. 43,616

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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

1

Complete if Known

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Filing Date	October 26, 2001
First Named Inventor	Milberger, Susan M., et. al.
Art Unit	2164
Examiner Name	Unassigned
Attorney Docket Number	020375-000230US

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-5,220,501	06-15-1993	Lawlor, et al.	
	AB	US-5,699,528	12-16-1997	Hogan	
	AC	US-5,899,980	05-04-1999	Wilf, et al.	
	AD	US-5,949,044	09-07-1999	Walker, et al.	
	AE	US-6,012,048	01-04-2000	Gustin, et al.	
	AF	US-6,032,133	02-29-2000	Hilt, et al.	
	AG	US-6,064,990	05-16-2000	Goldsmith	
	AH	US-6,078,907	06-20-2000	Lamm	
	AI	US-6,119,106	09-12-2000	Mersky, et al.	
	AJ	US-6,128,603	10-03-2000	Dent, et al.	
	AK	US-6,367,693 B1	04-09-2002	Novogrod	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	AL	PCT	WO 00/54122	A2	09-14-2000	ANCESTRY.COM, INC.		<input type="checkbox"/>
	AM	PCT	WO 00/67177	A2	11-09-2000	X.COM CORPORATION		<input type="checkbox"/>
	AN	PCT	WO 00/79452	A2	12-28-2000	ECHARGE CORPORATION		<input type="checkbox"/>
	AO							<input type="checkbox"/>
	AP							<input type="checkbox"/>

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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